

Barbara P. Foley
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December 09, 2020

TO: JOHN E HEPINSTALL
2149 SHAW RD
BAILEY, MI 49303

CASE NO: BG-17-00296
Chapter 13

Our preliminary review of the file in this case indicates that you have successfully completed your Chapter 13 Plan. Therefore, you may use this letter as your authority to immediately cease the payments you have been making to this office. If you have a payroll deduction, we will obtain the order to stop those payments from being deducted from your payroll. You and your employer will receive a copy of the order stopping the payroll deduction once it has been signed by the court. Any funds received after the review date will be refunded to you.

You are cautioned, however, that your attorney may file for any additional fees due them. Prior to our completion audit and closing of your case we will review your case once again to make sure your attorney has been paid in full, the mortgage is current, and the secured creditors have been paid in full according to your plan. While we find that a response to claims to be the exception rather than the rule, a response certainly can occur. If there is a response, you will be notified as will your attorney with the amount owed and the reason why. Therefore, if you move, you should keep the Court, the Trustee and your attorney apprised of your current address for the next six months.

Once the preliminary review is done, subject to the completion audit, there will be a delay of approximately 30 days until you receive your discharge from the court.

I want to take this opportunity to congratulate you, at least from a preliminary standpoint on the apparent completion of your plan.

Very truly yours,

BARBARA P. FOLEY
CHAPTER 13 TRUSTEE

cc: Attorney for Debtor
RUSSELL LAW FIRM PC
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U.S. Bankruptcy Court
Trustee